

September 17, 2013

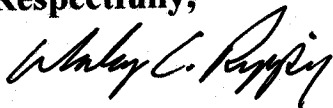
**To the Honorable Martin Glenn
United States Bankruptcy Court**

CC: Kramer Levin Naftalis & Frankel, LLP

RE: case No. 12-12020(MG)

This letter serves as my objection to any release of obligation for Residential Capital. I originally had a loan with GM Capital, which then became Ally, and my loan is now being serviced by GreenTree. Since September of 2008 I tried to attain a decreased interest rate due to a two month layoff and then a demotion, which resulted in a decrease in pay. All of the above organizations put me off stating that it could not be done because I had taken out additional Cash from the original home equity loan. I believe this is not the case. I believe duress conditions establish a situation where the interest rate could have been reduced significantly, without any associated closing costs. I do, in fact have examples of situations where this was done for other homeowners, and they had no situations of financial duress. With the above example pertaining to me, I see no reason why Residential Capital should be relieved of any financial or other obligations.

Respectfully,



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